

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

WILLIAM ALTMAN

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-24930

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/28/2018 and confirmed on 5/15/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		89,869.00
Less Refunds to Debtor	22.89	
TOTAL AMOUNT OF PLAN FUND		89,846.11

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,600.00	
Trustee Fee	4,369.61	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,969.61

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FREEDOM MORTGAGE CORPORATION	0.00	51,511.81	0.00	51,511.81
	Acct: 2753				
	ALLY BANK(*)	17,210.32	17,210.32	2,282.27	19,492.59
	Acct: 8236				
	FREEDOM CREDIT UNION	4,225.00	4,225.00	478.63	4,703.63
	Acct: 0003				
					75,708.03
Priority					
	LAWRENCE W WILLIS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	WILLIAM ALTMAN	0.00	0.00	0.00	0.00
	Acct:				
	WILLIAM ALTMAN	22.89	22.89	0.00	0.00
	Acct:				
	WILLIS & ASSOCIATES	3,600.00	3,600.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	6,168.47	6,168.47	0.00	6,168.47
	Acct: 3565				
					6,168.47
Unsecured					
	DUQUESNE LIGHT COMPANY(*)	110.77	0.00	0.00	0.00
	Acct: 9596				
	AMERICAN EXPRESS NATIONAL BANK	6,770.55	0.00	0.00	0.00
	Acct: 1003				
	CAVALRY SPV I LLC - ASSIGNEE(*)	4,468.74	0.00	0.00	0.00
	Acct: 2655				
	CITIBANK NA**	8,440.71	0.00	0.00	0.00
	Acct: 4166				
	CITIBANK NA**	1,454.20	0.00	0.00	0.00
	Acct: 3007				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct: 4301				
	LENDING CLUB CORP*	0.00	0.00	0.00	0.00

18-24930

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6787				
	MERRICK BANK	7,964.16	0.00	0.00	0.00
	Acct: 8351				
	NATIONWIDE BANK++	0.00	0.00	0.00	0.00
	Acct: 7295				
	PATENAUE AND FELIX APC	0.00	0.00	0.00	0.00
	Acct: 2018				
	PORTFOLIO RECOVERY ASSOCIATES LLC	347.15	0.00	0.00	0.00
	Acct: 4264				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 0110				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 9515				
	SYNCHRONY BANK BY AIS INFOSOURCE	5,729.15	0.00	0.00	0.00
	Acct: 6460				
	INTERNAL REVENUE SERVICE*	146.68	0.00	0.00	0.00
	Acct: 3565				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 4644				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 1528				
	AMERICAN EXPRESS	0.00	0.00	0.00	0.00
	Acct:				
	D ANTHONY SOTTILE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct:				
	THOMAS SONG ESQ FOR JODI L HAUSE I	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	NATIONWIDE CREDIT LINE++	0.00	0.00	0.00	0.00
	Acct:				

*** NONE ***

TOTAL PAID TO CREDITORS 81,876.50

TOTAL CLAIMED
PRIORITY 6,168.47
SECURED 21,435.32
UNSECURED 35,432.11

Date: 08/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

WILLIAM ALTMAN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-24930

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
William Altman
Debtor

Case No. 18-24930-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 27, 2024

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2024:

Recip ID	Recipient Name and Address
db	+ William Altman, 101 Grandview Avenue, Midland, PA 15059-1115
14971052	++ ELDERTON STATE BANK, 143 N MAIN ST, PO BOX 427, ELDERTON PA 15736-0427 address filed with court., Elderton State Bank, 143 N Main St, Elderton, PA 15736
15041677	+ HOME POINT FINANCIAL CORPORATION, C/o Jodi L. Hause, Esq., Phelan Hallinan Diamond & Jones, LLP, Omni William Penn Office Tower, 555 Grant Street, Suite 300 Pittsburgh, PA 15219-4408
14981397	+ Nationwide Credit, PO Box 26314, Lehigh Valley, PA 18002-6314
14981398	+ Patenaude & Felix, 501 Corporate Drive, Southpointe Center, SUITE 200, Canonsburg, PA 15317-8584

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 27 2024 23:41:07	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 27 2024 23:40:21	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Aug 27 2024 23:43:00	FREEDOM MORTGAGE CORPORATION, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
15017889	Email/Text: ally@ebn.phinsolutions.com	Aug 27 2024 23:42:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14971044	+ Email/Text: ally@ebn.phinsolutions.com	Aug 27 2024 23:42:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
15020495	Email/PDF: bncnotices@becket-lee.com	Aug 28 2024 00:01:59	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14971045	+ Email/PDF: bncnotices@becket-lee.com	Aug 28 2024 00:00:32	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14981387	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 28 2024 00:00:52	CITIBANK, 701 E 60TH ST N, Sioux Falls, SD 57104-0432
14971046	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Aug 27 2024 23:41:55	Capital One Auto Finan, Po Box 259407, Plano, TX 75025-9407
14971047	+ Email/Text: bankruptcy@cavps.com	Aug 27 2024 23:45:00	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
14996794	+ Email/Text: bankruptcy@cavps.com	Aug 27 2024 23:45:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14971050	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 28 2024 00:00:38	Citi, Po Box 6190, Sioux Falls, SD 57117-6190
14971049	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Aug 27, 2024

Form ID: pdf900

Total Noticed: 46

15038543	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 28 2024 00:01:57	Citi, Po Box 6217, Sioux Falls, SD 57117-6217
14971051	+ Email/Text: mrdiscen@discover.com	Aug 27 2024 23:41:15	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
15035652	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 27 2024 23:42:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14971053	+ Email/Text: collectionbankruptcies.bancorp@53.com	Aug 27 2024 23:45:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14971054	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Aug 27 2024 23:45:00	Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
14971055	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	Aug 27 2024 23:43:00	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15426200	+ Email/Text: Bankruptcy@Freedommortgage.com	Aug 27 2024 23:43:00	Freedom Cu, 626 Jacksonville Rd Ste, Warminster, PA 18974-4872
14971056	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 27 2024 23:43:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14979046	^ MEBN	Aug 27 2024 23:43:00	Home Point Financial C, 11511 Luna Rd Ste 300, Farmers Branch, TX 75234-6451
15040385	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 27 2024 23:37:39	Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
14981392	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 27 2024 23:43:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6451
14971048	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 27 2024 23:43:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14971057	+ Email/Text: PBNCNotifications@perituservices.com	Aug 28 2024 00:01:49	Chase Mtg, P.o. Box 24696, Columbus, OH 43224
15018411	Email/PDF: resurgentbknotifications@resurgent.com	Aug 27 2024 23:42:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14971058	+ Email/Text: Documentfiling@lciinc.com	Aug 28 2024 00:00:55	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15017806	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 27 2024 23:43:00	Lending Club Corp, 71 Stevenson, San Francisco, CA 94105-2934
14971059	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 28 2024 00:20:29	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14971061	^ MEBN	Aug 27 2024 23:41:04	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15036294	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 27 2024 23:33:15	Nationwide Bank, 1 Nationwide Plz, Columbus, OH 43215-2239
14971554	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 27 2024 23:40:44	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14971062	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 28 2024 00:01:42	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14971063	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 28 2024 00:20:40	Synch Home, C/o Po Box 965036, Orlando, FL 32896-0001
14971064	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 28 2024 00:02:16	Synch/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14971065	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 28 2024 00:20:49	Synch/home Design Furn, C/o Po Box 965036, Orlando, FL 32896-0001
		Aug 27 2024 23:40:13	Synch/home Design Nahf, C/o Po Box 965036,

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Aug 27, 2024

Form ID: pdf900

Total Noticed: 46

14971066	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 28 2024 00:00:38	Orlando, FL 32896-0001 Synchb/lowes, Po Box 956005, Orlando, FL 32896-0001
14971067	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 28 2024 00:02:15	Synchb/mattress Firm Ol, C/o Po Box 965036, Orlando, FL 32896-0001
14971068	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 28 2024 00:02:07	Synchb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
15037611	+ Email/PDF: ebn_ais@aisinfo.com	Aug 27 2024 23:41:56	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 41			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14971060		Nationwide Bank
14981396		Nationwide Bank
cr	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
cr	*+	LVNV FUNDING, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14981382	*+	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14981383	*+	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14981384	*+	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
14981386	*+	Citi, Po Box 6190, Sioux Falls, SD 57117-6190
14981385	*+	Citi, Po Box 6217, Sioux Falls, SD 57117-6217
14981388	*+	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14981389	*+	Freedom Cu, 626 Jacksonville Rd Ste, Warminster, PA 18974-4872
14981390	*+	Home Point Financial C, 11511 Luna Rd Ste 300, Farmers Branch, TX 75234-6451
14981393	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
14981391	*+	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
14981394	*+	Lending Club Corp, 71 Stevenson, San Francisco, CA 94105-2934
14981395	*+	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
14981399	*+	Synchb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14981400	*+	Synchb/lowes, Po Box 956005, Orlando, FL 32896-0001
14981401	*+	Synchb/mattress Firm Ol, C/o Po Box 965036, Orlando, FL 32896-0001
14981402	*+	Synchb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
TOTAL: 2 Undeliverable, 22 Duplicate, 0 Out of date forwarding address		

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2024

Signature: /s/Gustava Winters

District/off: 0315-2
Date Rcvd: Aug 27, 2024

User: auto
Form ID: pdf900

Page 4 of 4
Total Noticed: 46

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION blemon@kmlawgroup.com lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com
Eric E. Bononi	on behalf of Trustee Eric E. Bononi bankruptcy@bononilaw.com pa69@ecfbis.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lawrence Willis	on behalf of Debtor William Altman ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Home Point Financial Corporation pawb@fedphe.com

TOTAL: 9